

**UNITED STATES BANKRUPTCY COURT**  
**Eastern District of California**

**Robert T Matsui United States Courthouse**  
**501 I Street, Suite 3-200**  
**Sacramento, CA 95814**

(916) 930-4400  
 www.caeb.uscourts.gov  
 M-F 9:00 AM – 4:00 PM



**Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines**

**A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on 12/2/13 .**

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed above. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors – Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations.**

**Case Number:** 13-35297 – C – 11

**Debtor Name(s), Last four digits of Social Security or Individual Taxpayer ID (ITIN) No(s)/Complete EIN, and Address(es):**

Richard A. Ensminger  
 xxx-xx-7250

5401 Valhalla Dr  
 Carmichael, CA 95608

**Debtor's Attorney:** Richard A. Ensminger  
 5401 Valhalla Dr  
 Carmichael, CA 95608

**Telephone Number:** 916-481-6844

**MEETING OF CREDITORS**

**Location:** Robert T Matsui United States Courthouse, 501 I Street, Room 7-500, 7th Floor,  
 Sacramento, CA 95814

**Date & Time:** 1/7/14 01:30 PM

The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. See Explanations and Important Notice to Individual Debtors on reverse side.

**Deadlines** – Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

**For all creditors (except a governmental unit): 4/7/14 For a governmental unit: 6/2/14**

**Deadline to File a Complaint to Determine Dischargeability of Certain Debts: 3/10/14**

**Deadline to File a Complaint Objecting to Discharge of the Debtor:** First date set for hearing on confirmation of plan.  
 Notice of that date will be sent at a later time.

**Deadline to Object to Exemptions:** Thirty (30) days after the conclusion of the meeting of creditors.

**Creditor with a Foreign Address:** A creditor to whom this notice is sent at a foreign address  
 should read the information under "Claims" on the reverse side.

**Creditors May Not Take Certain Actions**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Dated:**  
 12/5/13

For the Court,  
 Wayne Blackwelder , Clerk

FORM b9e (Alt) (Continued)

**EXPLANATIONS**

- Filing of Chapter 11 Bankruptcy Case** A bankruptcy case under chapter 11 of the Bankruptcy code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
- Legal Advice** The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
- Creditors May Not Take Certain Actions** Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; starting or continuing lawsuits or foreclosures; repossessing the debtor's property; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
- Meeting of Creditors** A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case. **Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government issued photo identification and proof of social security number to the trustee at the meeting of creditors. *Failure to appear at the meeting of creditors, or failure to provide proper identification and proof of social security information, may result in a motion to dismiss your case.*
- Claims** A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim with attachments may be filed electronically in all cases by completing the online B10 Proof of Claim form at <https://ecf.caeb.uscourts.gov/cgi-bin/autoFilingClaims.pl> on the bankruptcy court's web site. A username or password is not required to file an electronic claim. Instructions can be found at <http://www.caeb.uscourts.gov/ElectronicClaims.aspx>. Alternatively, Official Form B10, the official form prescribed for a Proof of Claim, may be printed and filed with the Clerk. Official Form B10 is available on the bankruptcy court's web site at <http://www.caeb.uscourts.gov/documents/Forms/Official/B10.pdf> and may be obtained at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is *not* listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all *if* your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, or you might not be paid any money on your claim and may be unable to vote on a plan. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial.  
**Filing Deadline for a Creditor with a Foreign Address:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.  
*Do not include this notice with any filing you make with the court.*
- Discharge of Debts** Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that the debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
- Exempt Property** The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
- Bankruptcy Clerk's Office** Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts, at the bankruptcy clerk's office.
- Creditor with a Foreign Address** Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

--- Refer to Other Side For Important Deadlines and Notices ---